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This listing of claims will replace all prior versions and listings of claims in the Application.

LISTING OF CLAIMS:

1. **(Currently Amended)** A computer-implemented method of processing a transaction, comprising:

receiving at an intermediary, from a first participant in the transaction, a request to process the transaction using a first currency that is not recognized by a second participant in the transaction, wherein the first currency comprises a private currency;

decrementing, by the intermediary, an amount of the first currency associated with the first participant by decrementing a balance of a first currency account of the first participant, and incrementing, by the intermediary, an amount of second currency associated with the first participant by incrementing a balance of a second currency account of the first participant, wherein the second currency is recognized by the second participant; and

processing the transaction using the amount of second currency associated with the first participant.

2. **(Cancelled)**

3. **(Currently Amended)** The method as recited in claim 1, wherein the amount of second currency incremented by the intermediary is determined based upon at least the amount of first currency decremented by the intermediary.

4. **(Currently Amended)** The method as recited in claim 1, wherein the amount of second currency incremented by the intermediary is determined based upon at least a set of one or more conversion criteria.

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5. **(Original)** The method as recited in claim 4, wherein the set of one or more conversion criteria includes a time at which the request from the first participant is received.

6. **(Original)** The method as recited in claim 4, wherein the set of one or more conversion criteria includes one or more attributes of the first participant.

7. **(Original)** The method as recited in claim 4, wherein the set of one or more conversion criteria includes one or more attributes of the second participant.

8. **(Original)** The method as recited in claim 4, wherein the set of one or more conversion criteria includes one or more attributes of the transaction.

9. **(Original)** The method as recited in claim 8, wherein the set of one or more conversion criteria includes which products or services are involved in the transaction.

10. **(cancelled)**

11. **(Currently Amended)** The method as recited in claim 10, wherein decrementing a the balance of a the first currency account associated with the first participant and incrementing a the balance of a the second currency account associated with the first participant are performed as an atomic transaction.

12. **(Previously Presented)** The method as recited in claim 1, further comprising incrementing the first currency associated with the first participant by the amount of first currency that was previously decremented if the transaction is not successfully processed.

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13. **(Original)** The method as recited in claim 12, further comprising decrementing the second currency associated with the first participant by the amount of second currency that was previously incremented.

14. **(Currently Amended)** The method as recited in claim 1, further comprising:
receiving at the intermediary, from the first participant, a request to process a second transaction involving the first participant and a third participant using the first currency that is not recognized by the third participant;
decrementing by the intermediary, an additional amount of the first currency associated with the first participant;
incrementing by the intermediary, an amount of third currency associated with the first participant, wherein the third currency is recognized by the third participant; and
processing the second transaction using the amount of the third currency.

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15. **(Currently Amended)** A computer-readable medium including computer-executable instructions for processing a transaction, the instructions operable when executed by one or more processors to cause the one or more processors to:

receive at an intermediary, from a first participant in the transaction, a request to process the transaction using a first currency that is not recognized by a second participant in the transaction, wherein the first currency comprises a private currency;

decrement, by the intermediary, an amount of the first currency associated with the first participant by decrementing a balance of a first currency account of the first participant, and increment, by the intermediary, an amount of second currency associated with the first participant by incrementing a balance of a second currency account of the first participant, wherein the second currency is recognized by the second participant; and

process the transaction using the amount of second currency associated with the first participant.

16. **(Cancelled)**

17. **(Currently Amended)** The computer-readable medium as recited in claim 15, wherein the amount of second currency incremented by the intermediary is determined based upon at least the amount of first currency decremented by the intermediary.

18. **(Currently Amended)** The computer-readable medium as recited in claim 15, wherein the amount of second currency incremented by the intermediary is determined based upon at least a set of one or more conversion criteria.

19. **(Original)** The computer-readable medium as recited in claim 18, wherein the set of one or more conversion criteria includes a time at which the request from the first participant is received.

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20. **(Original)** The computer-readable medium as recited in claim 18, wherein the set of one or more conversion criteria includes one or more attributes of the first participant.
21. **(Original)** The computer-readable medium as recited in claim 18, wherein the set of one or more conversion criteria includes one or more attributes of the second participant.
22. **(Original)** The computer-readable medium as recited in claim 18, wherein the set of one or more conversion criteria includes one or more attributes of the transaction.
23. **(Original)** The computer-readable medium as recited in claim 22, wherein the set of one or more conversion criteria includes which products or services are involved in the transaction.
24. **(cancelled)**
25. **(Currently Amended)** The computer-readable medium as recited in claim 24 15, wherein decrementing a the balance of a the first currency account associated with the first participant and incrementing a the balance of a the second currency account associated with the first participant are performed as an atomic transaction.
26. **(Previously Presented)** The computer-readable medium as recited in claim 15, further comprising computer-executable instructions which, when executed by the one or more processors, cause the one or more processors to increment the first currency associated with the first participant by the amount of first currency that was previously decremented if the transaction is not successfully processed.

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27. **(Previously Presented)** The computer-readable medium as recited in claim 26, further comprising computer-executable instructions which, when executed by the one or more processors, cause the one or more processors to decrement the second currency associated with the first participant by the amount of second currency that was previously incremented.

28. **(Currently Amended)** The computer-readable medium as recited in claim 15, further comprising computer-executable instructions which, when executed by the one or more processors, cause the one or more processors to:

receive at the intermediary, from the first participant, a request to process a second transaction involving the first participant and a third participant using the first currency that is not recognized by the third participant;

decrement, by the intermediary, an additional amount of the first currency associated with the first participant;

increment, by the intermediary, an amount of third currency associated with the first participant, wherein the third currency is recognized by the third participant; and process the second transaction using the amount of the third currency.

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29. **(Currently Amended)** An apparatus for processing a transaction, the apparatus comprising:

an input/output mechanism configured to receive, from a first participant in the transaction, a request to process the transaction using a first currency that is not recognized by a second participant in the transaction, wherein the first currency comprises a private currency; and

a transaction processor communicatively coupled to the input/output mechanism and configured to, in response to receiving the request from the first participant, decrement an amount of the first currency associated with the first participant by decrementing a balance of a first currency account of the first participant, and increment an amount of second currency associated with the first participant by incrementing a balance of a second currency account of the first participant, wherein the second currency is recognized by the second participant, and process the transaction using the amount of second currency associated with the first participant.

30. **(Cancelled)**

31. **(Original)** The apparatus as recited in claim 29, wherein the transaction processor is further configured to determine the amount of second currency to be incremented based upon at least the amount of first currency decremented.

32. **(Previously Presented)** The apparatus as recited in claim 29, wherein the transaction processor is further configured to determine the amount of second currency incremented based upon at least a set of one or more conversion criteria.

33. **(Original)** The apparatus as recited in claim 32, wherein the set of one or more conversion criteria includes a time at which the request from the first participant is received.

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34. **(Original)** The apparatus as recited in claim 32, wherein the set of one or more conversion criteria includes one or more attributes of the first participant.

35. **(Original)** The apparatus as recited in claim 32, wherein the set of one or more conversion criteria includes one or more attributes of the second participant.

36. **(Original)** The apparatus as recited in claim 32, wherein the set of one or more conversion criteria includes one or more attributes of the transaction.

37. **(Original)** The apparatus as recited in claim 36, wherein the set of one or more conversion criteria includes which products or services are involved in the transaction.

38. **(cancelled)**

39. **(Currently Amended)** The apparatus as recited in claim ~~38~~ ~~29~~, wherein the transaction processor is further configured to decrement ~~a~~ the balance of ~~a~~ the first currency account ~~associated with the first participant~~ and increment ~~a~~ the balance of ~~a~~ the second currency account ~~associated with the first participant~~ as an atomic transaction.

40. **(Previously Presented)** The apparatus as recited in claim 29, wherein the transaction processor is further configured to increment the first currency associated with the first participant by the amount of first currency that was previously decremented if the transaction is not successfully processed.

41. **(Original)** The apparatus as recited in claim 40, wherein the transaction processor is further configured to decrement the second currency associated with the first participant by the amount of second currency that was previously incremented.

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42. **(Withdrawn)** A method for allowing a user to use private currency provided by a particular entity to make purchases from a vendor that does not recognize the private currency, the method comprising the steps of:

establishing a first account and a second account for the user;
wherein the first account indicates an amount of the private currency;
wherein the second account indicates an amount for a type of currency that is recognized by the vendor;
the user expressing an interest in making a purchase from the vendor;
based on an exchange formula, decrementing the amount in the first account and incrementing the amount in the second account; and
using currency from the second account to pay for at least part of the purchase.

43. **(Withdrawn)** The method as recited in claim 42, further comprising the step of selecting the exchange formula, at least in part, based on the time period during which the purchase is made.

44. **(Withdrawn)** The method as recited in claim 42, further comprising the step of selecting the exchange formula, at least in part, based on the identity of the user.

45. **(Withdrawn)** The method as recited in claim 42, wherein the particular entity assigns users to classes, and the method comprises the step of selecting the exchange formula, at least in part, based on the class to which the entity has assigned the user.

46. **(Withdrawn)** The method as recited in claim 42, further comprising the step of selecting the exchange formula, at least in part, based on the identity of the vendor.

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47. **(Withdrawn)** The method as recited in claim 42, wherein the particular entity assigns vendors to classes, and the method comprises the step of selecting the exchange formula, at least in part, based on the class to which the entity has assigned the vendor.

48. **(Withdrawn)** The method as recited in claim 42, wherein the steps of decrementing the amount in the first account and incrementing the amount in the second account are performed as an atomic unit.

49. **(Withdrawn)** The method as recited in claim 42, wherein the steps of decrementing the amount in the first account and incrementing the amount in the second account are performed in response to receipt of confirmation of the purchase.

50. **(Withdrawn)** The method as recited in claim 42, further comprising the steps of:
receiving an indication that the user intends to make the purchase;
in response to the indication, putting at least a portion of the private currency in the first account in reserve;
receiving a confirmation of the purchase, in response to the confirmation,
performing the step of decrementing, wherein the step of decrementing includes removing the portion that is on hold from the first account.

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51. **(Withdrawn)** A computer-readable medium carrying one or more sequences of one or more instructions for allowing a user to use private currency provided by a particular entity to make purchases from a vendor that does not recognize the private currency, the one or more sequences of one or more instructions including instructions which, when executed by one or more processors, cause the one or more processors to perform the steps of:

establish a first account and a second account for the user;
wherein the first account indicates an amount of the private currency;
wherein the second account indicates an amount for a type of currency that is recognized by the vendor;
the user expressing an interest in making a purchase from the vendor;
based on an exchange formula, decrement the amount in the first account and incrementing the amount in the second account; and
use currency from the second account to pay for at least part of the purchase.

52. **(Withdrawn)** The computer-readable medium as recited in claim 51, further comprising one or more sequences of additional instructions which, when executed by the one or more processors, cause the one or more processors to select the exchange formula, at least in part, based on the time period during which the purchase is made.

53. **(Withdrawn)** The computer-readable medium as recited in claim 51, further comprising one or more sequences of additional instructions which, when executed by the one or more processors, cause the one or more processors to select the exchange formula, at least in part, based on the identity of the user.

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54. **(Withdrawn)** The computer-readable medium as recited in claim 51, wherein the particular entity assigns users to classes, and the computer-readable medium further comprises one or more sequences of additional instructions which, when executed by the one or more processors, cause the one or more processors to select the exchange formula, at least in part, based on the class to which the entity has assigned the user.

55. **(Withdrawn)** The computer-readable medium as recited in claim 51, further comprising one or more sequences of additional instructions which, when executed by the one or more processors, cause the one or more processors to select the exchange formula, at least in part, based on the identity of the vendor.

56. **(Withdrawn)** The computer-readable medium as recited in claim 51, wherein the particular entity assigns vendors to classes, and the computer-readable medium further comprises one or more sequences of additional instructions which, when executed by the one or more processors, cause the one or more processors to select the exchange formula, at least in part, based on the class to which the entity has assigned the vendor.

57. **(Withdrawn)** The computer-readable medium as recited in claim 51, wherein the steps of decrementing the amount in the first account and incrementing the amount in the second account are performed as an atomic unit.

58. **(Withdrawn)** The computer-readable medium as recited in claim 51, wherein the steps of decrementing the amount in the first account and incrementing the amount in the second account are performed in response to receipt of confirmation of the purchase.

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59. (Withdrawn) The computer-readable medium as recited in claim 51, further comprising one or more sequences of additional instructions which, when executed by the one or more processors, cause the one or more processors to perform the steps of:

- receive an indication that the user intends to make the purchase;
- in response to the indication, putting at least a portion of the private currency in the first account in reserve;
- receive a confirmation of the purchase;
- in response to the confirmation, performing the step of decrementing, wherein the step of decrementing includes removing the portion that is on hold from the first account.